If You Want More Money, Remember These Biblical Principles

Money is anything that is widely accepted in payment for goods and services and the repayment of debts. Money usually includes currencies and coins, but has included gold, silver, copper, shells, tea, cigarettes, barley and other things in the past.

Money has, and is defined by, its three functions. First, money is a medium of exchange (I can buy a new suit with dollars). Second, it is a unit of account (The suit I want costs $400). Third, money is a store of value (I can save my dollars and buy the new suit in six months). Anything that fulfills the three functions would be considered money.

Today, gold and silver may be a good investment, but since they are not generally accepted for payment of goods and services, they would not be considered as money. In countries with hyperinflation, a country's legal currency may cease being money, since it is not a store of value and might not be widely accepted. A credit card is not money but is a convenient way of accessing credit. Similarly, a debit card is not money, but is an efficient way of accessing our money in the bank.

Societies and cultures will use money, even if they have to create it. Barter economies exist when people trade goods and/or services for all of their needs. Barter economies are very inefficient. For a successful barter, one must find a person who has an item that you need, and they must want what you have to barter. The process is very time consuming. Barter is so inefficient that when legal tender is nonexistent or scare, people usually invent their own money. Prisoner-of-war camps during World War II often used cigarettes as the money of choice. Isolated islands have used shells. Early America used tobacco.

The Lord has said a lot about money and wealth. In the New American Standard version of the Bible, the word “money” occurs 153 times, and the word “wealth” occurs 87 times. If indirect references such as prosperity, gold, silver, minas (and other currencies) are included, the word count increases dramatically.

Money is a tool—nothing more and nothing less. Monies and wealth can be used to glorify God, spread the gospel, assist the poor, free time from secular to more spiritual activities (family, church, charity and more) and improve the standard of living for our families and others. Monies and wealth can also be used to foster pride, encourage laziness, take advantage of the poor, support activities and programs specifically prohibited by the Word of God and encourage a self-indulgent, hoarding lifestyle isolated from the hurting. Money and wealth can move us closer to God or further away.

Remembering and applying the Word of God to our lives is our compass in navigating the waters of money and wealth. Remembering the following principles will help.

- Do not love money; love God. Money can be enticing. It is our privilege to love the Lord with all that we have and others as ourselves.

” You shall love the Lord your God with all your heart, and with all your soul, and with all your mind, and with all your strength.’ This is the first commandment. The second is this: ‘You shall love your neighbor as yourself'” (Mark 12:3-31b).

“For the love of money is the root of all evil. While coveting after money, some have strayed from the faith and pierced themselves through with many sorrows” (1 Tim. 6:10).

“He who loves money will not be satisfied with money, nor he who loves abundance with increase” (Eccl. 5:10a).

- Remember that God is our source and security in both times of abundance and scarcity. The Lord gives power to obtain wealth. He will not leave us.

“Otherwise, you may say in your heart, ‘My power and the might of my hand have gained me this wealth.’ But you must remember the Lord your God, for it is He who gives you the ability to get wealth, so that He may establish His covenant which He swore to your fathers, as it is today” (Deut. 8:17-18).

“Let your lives be without love of money, and be content with the things you have. For He has said: ‘I will never leave you, nor forsake you” (Heb. 13:5).

“(For the Gentiles seek after all these things.) For your heavenly Father knows that you have need of all these things. But seek first the kingdom of God and His righteousness, and all these things shall be given to you” (Matt. 6:32-33).

- Remember that we will be held accountable for how we use the financial and other resources at our disposal. The Lord was watching when the widow gave everything she had. In the parable of the minas, the nobleman asked an accounting of the minas entrusted to the slaves.

“Jesus sat opposite the treasury and saw how the people put money into the treasury. Many who were rich put in much. But a certain poor widow came and put in two mites, which make a farthing” (Mark 12:41-42).

“They did so, and made them all sit down. Then He took the five loaves and the two fish, and looking up to heaven, He blessed them, and broke them, and gave them to the disciples to set before the crowd. They all ate and were filled, and twelve baskets of broken pieces that remained were collected” (Luke 9:15-17).

The Lord has made it clear: We all have a choice of whom to serve. We can serve money and wealth, or we can follow God, but we can’t serve both. Let us make a wise choice.

“No one can serve two masters. For either he will hate the one and love the other, or else he will hold to the one and despise the other. You cannot serve God and money” (Matt. 6:24).

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